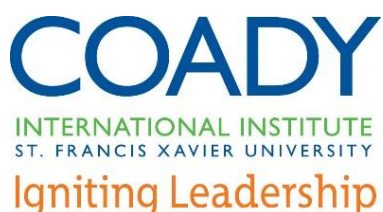


A TYPOLOGY OF MARKET-BASED APPROACHES TO INCLUDE THE MOST MARGINALISED

ANNEX

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ADD INTERNATIONAL



Introduction

This Annex presents the 22 promising examples that were analysed in the development of our typology of market-based approaches to reach and benefit extremely marginalised populations¹. To help orient the reader, each example is tagged with an icon in the top right hand corner, which relates to the typology diagram in the main report (Figure 3, page 17). Each example also has a ‘mini-matrix’ of design factors. The coloured cells in the matrix correspond to the relevant factors in the matrix of design factors (Table 3, page 32).

The 22 examples and their sources are listed in the first table below. We would also like to acknowledge a further 22 examples that were received during the outreach process, but were not shortlisted for inclusion in the final report. They nevertheless also informed our analysis, and are listed in Table 2.

Table 1: Shortlist of promising examples with source

| Promising example | Implementing organisation(s) | Main source |
|--|--|---|
| Business Facilitation project model | World Vision | Project documentation and/or interview |
| Ciudad Saludable | Ciudad Saludable | Castro, P.B. (2012) <i>Desarrollo del mercado del manejo integral de residuos sólidos reciclables: Una experiencia de la inclusión social y económica de los recicladores en Lima, Perú</i> , Lima: Ciudad Saludable |
| Eco-Veg | Sustainable Agro Alliance (SAAL) Consortium, Christian Aid | Project documentation and/or interview |
| Gone Rural | Gone Rural | Project documentation and/or interview |
| Graduation with Resilience to achieve Sustainable Development (GRAD) | CARE, SNV | Project documentation and/or interview |
| Hilltribe Organics (HTO) | HTO | Project documentation and/or interview |
| Improving Market Access for the Poor (IMA4P) | Voluntary Service Overseas (VSO) | Project documentation and/or interview |
| Maitree Mahila Producer Company | Srijan | Project documentation and/or interview |
| Marks and Start | Motivation Charitable Trust, Marks & Spencer | Project documentation and/or interview |
| Monga Mitigation Project | Mennonite Central Committee (MCC) | Project documentation and/or interview |
| Naro Island Seaweed Project | ILO, Swiss Agency for Development and Cooperation (SDC) | The SEEP Network (2015) <i>Meeting in the Middle: Linking Market Development and Livelihood Support for a More Integrated Approach. Project Examples from a Case Study Competition, Leveraging Economic Opportunities Report No. 18</i> , USAID |
| Nobo Jibon | Save the Children | The SEEP Network (2015) <i>Meeting in the Middle: Linking Market Development and Livelihood Support for a More Integrated Approach. Project Examples from a Case Study Competition, Leveraging Economic Opportunities Report No. 18</i> , USAID |
| Pathways to Secure and Resilient Livelihoods | CARE | Project documentation and/or interview |
| Pastoral Resilience Improvement through Market Expansion (PRIME) | Mercy Corps | Project documentation and/or interview |
| Rate Drop Rebate | Social Capital Partners | Project documentation and/or interview |

¹ Thorpe, Mathie and Ghore (2017) *A Typology of Market-Based Solutions for the Extreme Poor*, ADD, the Coady Institute and the Institute of Development Studies. The research was part of a broader project, Market Based Solutions for the Extreme Poor, supported by the Rockefeller Foundation under the theme of Inclusive Economies.

| | | |
|---|--|---|
| Ruaab SEWA Artisans Producers Company Ltd | Self Employed Women's Association (SEWA) | The Self Employed Women's Association (2014) <i>Empowering and Mainstreaming Women Home-workers in Delhi, India</i> , http://wiego.org/sites/wiego.org/files/resources/files/SEWA-mainstreaming-women-home-workers.pdf (accessed 5 January 2017) |
| RUDI Multi-trading Company | SEWA | Project documentation and/or interview |
| Samriddhi | Helvetas, SDC | Project documentation and/or interview |
| Specialisterne | Specialisterne | Project documentation and/or interview |
| Street Business School | BeadforLife | Project documentation and/or interview |
| The Competitiveness Company | The Competitiveness Company | Morgan, B. (2012) <i>Creating Wealth in Inner-City Communities in Kingston, Jamaica: Pathways Out of Poverty Case Study</i> , USAID |
| Youth Economic Empowerment Project (YEPP) | Government of Pakistan, PLAN | Project documentation and/or interview |

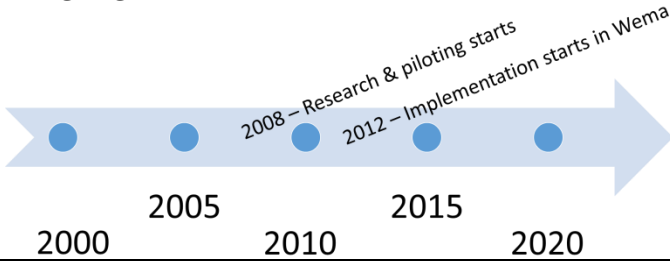
Table 2: Other examples included in initial long-list of promising examples

| Name | Source Organisation(s) |
|---|---|
| CATA AÇÃO | Cooper Região |
| Dignity and Design | Jan Sahas |
| Entrepreneurial Innovations in Urban and Rural Sanitation | WaterAid |
| Grameenphone | Grameenphone |
| IMARE (Market Alliance for Rural Entrepreneurs) | Mercy Corps |
| Improving Market Access for the Poor (IMA4P – Nigeria) | VSO International |
| JITA Bangladesh | JITA Bangladesh |
| Manyakabi Area Cooperative Enterprise | Manyakabi Area Cooperative Enterprise |
| Market-Based Livelihood Interventions for Refugees | ILO |
| MicroConsignment Model (MCM) | SolCom |
| Novacero | Novacero |
| Nzega Local Value Chain Development Project | World Vision |
| PEKKA and Kopernik | PEKKA |
| Ready Willing & Able (RWA) | Canadian Association for Community Living (CACL), the Canadian Autism Spectrum Disorders Alliance (CASDA) and their member organizations. |
| Sak Rep | World Vision |
| Samarthak Samiti | Christian Aid |
| Strengthening Dairy Value Chains | CARE, Bangladesh |
| The Value Initiative Programme (VIP) | AMPATH |
| Trivandrum Social Service Society | Voice of Dalit International (VODI) |
| Waste Management through Recycler Contracting | Avina, Red Argentina por Ciudades Justas, Democráticas y Sustentables, Nuestra Buenos Aires, Red Ciudadana Nuestra Córdoba, Nuestra Mendoza |
| Women in Informal Employment: Globalizing and Organizing | WIEGO |
| Yuwa Krishi Swarojgar (Young Farmer Entrepreneurship for Food Security project) | Mennonite Central Committee, Nepal |

Business Facilitation project model



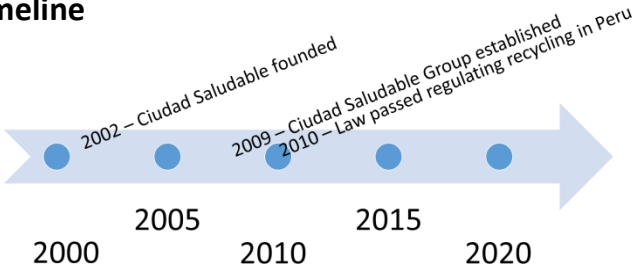
The Business Facilitation project model, implemented by World Vision, supports marginalised and vulnerable micro entrepreneurs to develop and engage in Community Business Councils (CBCs). It is a two-pronged strategy addressing systemic constraints in the business environment through the CBCs, and the lack of individual business competencies through a business training and coaching programme. This example focuses on the Wema Area Development Programme in Kenya, a rural setting where 86 per cent live in extreme poverty (< US\$1.90 a day). These are mostly peasant farmers along with some who earn an income via micro enterprises like shops, barbers and battery chargers. Employment opportunities are extremely limited.

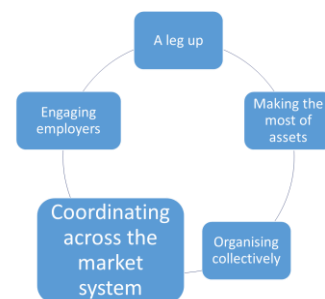
| | | | | | | | | | | | | | | | |
|---|--|--------------|---|--|------|------|-------------------|--|--|--------------------|--|--|---------------------|--|--|
| Country | Kenya – the Wema Area Development Programme (ADP) | | | | | | | | | | | | | | |
| Extremely marginalised group | The project is designed to support the 1,500 most vulnerable families who are not earning sufficient income for daily needs, compounded by constraints they face in trying to start/run a micro enterprise; 48 per cent are women and around 40 per cent are ‘necessity’ entrepreneurs (i.e. they have to start a business because they have no alternative income sources). | | | | | | | | | | | | | | |
| Timeline |  | Key elements | <table><tr><td></td><td>Soft</td><td>Hard</td></tr><tr><td>Individual agency</td><td></td><td></td></tr><tr><td>Supporting systems</td><td></td><td></td></tr><tr><td>Rules and standards</td><td></td><td></td></tr></table> | | Soft | Hard | Individual agency | | | Supporting systems | | | Rules and standards | | |
| | Soft | Hard | | | | | | | | | | | | | |
| Individual agency | | | | | | | | | | | | | | | |
| Supporting systems | | | | | | | | | | | | | | | |
| Rules and standards | | | | | | | | | | | | | | | |
| A local Business Facilitator supports CBCs to improve the local business environment, improve business competencies of members and utilise new productive networks and resources. Entry points include building the organisational capacity of the CBC and its Management Committee; supporting the development and implementation of an Action Plan based on CBC priorities and proposed activities; contextualising and delivering a business training course specifically designed to improve business knowledge, skills and attitudes amongst marginalised micro entrepreneurs; and delivering a coaching service to support training and/or provide referrals to business networks and resources. Key to the approach is not isolating marginalised micro entrepreneurs by restricting CBC membership only to that group. The CBC is encouraged to create inclusive opportunities to tie in with existing businesses/groups, or support may be directed to an existing group to increase representation of marginalised micro entrepreneurs. | | | | | | | | | | | | | | | |
| Outcomes | According to World Vision, five CBCs were formed representing 1,100 local business owners who were previously not represented by a business group. CBC achievements include fostering partnerships with microfinance providers to better reach members, addressing road infrastructure and utilities (water) constraints, lobbying to reduce cost of single business permits, and introducing micro franchising opportunities (solar and cook stoves). | | | | | | | | | | | | | | |
| Scale and sustainability | World Vision’s role is catalytic, working in partnership with the new CBCs. CBC meetings and activities are supported with minimal funding to start, but are encouraged to develop a self-sustaining business model over the course of the project, in order to be sustainable long term. | | | | | | | | | | | | | | |
| Key learning | Many of the lessons have been context specific, pointing to the most critical lesson of all: the project model should serve as a framework of guidelines and tools; however, staff on the ground must feel equipped and empowered to contextualise the design and tools to meet local conditions. | | | | | | | | | | | | | | |

Ciudad Saludable



Ciudad Saludable, a local NGO in Peru, helps to create better jobs for workers in the informal recycling sector by supporting recycler collectives to create formal associations and develop inclusive businesses that collect, process, manage and recycle solid waste. The model seeks to address the entire solid waste value chain by linking together three key elements: advocacy for a comprehensive solid waste management system at municipal level; social and economic inclusion of recyclers; and environmental awareness-raising. In 2010, influenced by Ciudad Saludable, Peru became one of the first countries to pass a law promoting the legal integration of micro and small enterprises into the value chain for solid waste.

| | | | | | | | | | | | | | | | |
|--|---|------|--|--|------|------|-------------------|--|--|--------------------|--|--|---------------------|--|--|
| Country | Peru | | | | | | | | | | | | | | |
| Extremely marginalised group | Urban self-employed in informal sector | | | | | | | | | | | | | | |
| Timeline | <div></div> | | | | | | | | | | | | | | |
| Key elements | <table><tr><td></td><td>Soft</td><td>Hard</td></tr><tr><td>Individual agency</td><td></td><td></td></tr><tr><td>Supporting systems</td><td></td><td></td></tr><tr><td>Rules and standards</td><td></td><td></td></tr></table> | | | | Soft | Hard | Individual agency | | | Supporting systems | | | Rules and standards | | |
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| Supporting systems | | | | | | | | | | | | | | | |
| Rules and standards | | | | | | | | | | | | | | | |
| Forming local associations in four municipalities, members access training in occupational health as well as business services and have developed micro businesses that collect, process, manage and recycle solid waste. With small <i>moto furgones</i> , vehicles that can navigate narrow streets, solid waste is collected in sufficient volumes to satisfy the requirements of the municipal authorities and the demand of companies purchasing segmented waste. Not only has this had an immediate impact on reducing the rate of inappropriate waste disposal and its associated health hazards, it has also demonstrated the important contribution of informal waste pickers to the recycling value chain. | | | | | | | | | | | | | | | |
| Outcomes | In four municipalities where Ciudad Saludable is operating, 57 per cent of recyclers have increased their income to more than US\$2/day, while the number of recyclers with diarrhoeal diseases has decreased by 74 per cent; 637 recyclers have been formalised, and 24 associations created. Three trading and exporting companies have begun to directly purchase recycled waste from the associations. | | | | | | | | | | | | | | |
| Scale and sustainability | The micro businesses run on a commercial model, though with support from Ciudad Saludable which is largely grant funded. To further ensure financial and operational sustainability, the Ciudad Saludable Group was established in 2009 by Ciudad Saludable in partnership with Peru Waste Innovation and Healthy Cities International. The Group shares information about the model and raises funds for implementation. Ciudad Saludable’s model is reportedly being adapted in Brazil, Chile, Haiti, India and the Dominican Republic. | | | | | | | | | | | | | | |
| Key learning | <ul style="list-style-type: none">Waste has to be reappraised as a business opportunity: a comprehensive service system that addresses the whole waste management value chain.Opportunity has to be matched by social and economic inclusion of recyclers with education, capacity building and business support. Leadership education is key.The business model requires partnerships with multiple actors in government and private sectors. | | | | | | | | | | | | | | |



Eco-Veg supports a market system for organic produce, linking marginalised farmers, particularly from scheduled castes, with ‘agripreneurs’ who provide technical advice and a distribution network that reaches urban centres. Landless farmers, women and youth benefit from activities that are not land dependent, including producing or selling inputs (organic fertiliser, treated seeds), or work on model farms. A real-time digital monitoring system supports data collection and supply management. Eco-Veg is implemented by the Sustainable Agro Alliance (SAAL) Consortium, supported technically by Change Alliance, a part of Christian Aid. It brings together NGOs, academics and technology firms.

| | | | | | | | | | | | | | | | |
|---|--|------|--|--|------|------|-------------------|--|--|--------------------|--|--|---------------------|--|--|
| Country | India – Tamil Nadu | | | | | | | | | | | | | | |
| Extremely marginalised group | Farmers come largely from scheduled castes, who often only work on leased land or have very small landholdings (< 2 acres). Other participants, including women and youth, are landless. | | | | | | | | | | | | | | |
| Timeline | <div><p>2000 2005 2010 2015 2020</p><p>2013 – SAAL Consortium</p><p>2018 – Projected to be self-sustaining</p></div> | | | | | | | | | | | | | | |
| Key elements | <table><tr><td></td><td>Soft</td><td>Hard</td></tr><tr><td>Individual agency</td><td></td><td></td></tr><tr><td>Supporting systems</td><td></td><td></td></tr><tr><td>Rules and standards</td><td></td><td></td></tr></table> | | | | Soft | Hard | Individual agency | | | Supporting systems | | | Rules and standards | | |
| | Soft | Hard | | | | | | | | | | | | | |
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| Supporting systems | | | | | | | | | | | | | | | |
| Rules and standards | | | | | | | | | | | | | | | |
| Eco-Veg addresses key barriers to organic production, including unreliable technical advice, lack of access to organic inputs, and challenges arising from dispersed farm locations. At the centre are agripreneurs, who are trained to provide essential farm gate advice on water management, pest control and inputs; and who gather data with farmers using a Farmer Field App, including production data (with photos), location, farm size and cost of cultivation. Production data sent by agripreneurs is tracked through three distribution centres where aggregation, quality management and grading, and distribution to urban centres take place. Those without land are involved in producing and/or distributing organic inputs, or they may work on model farms that demonstrate organic techniques. | | | | | | | | | | | | | | | |
| Outcomes | Based on its year two report (December 2015), Eco-Veg says 1,857 farmers have registered for organic farming, of which 41 per cent were from scheduled castes (vs a target of 60 per cent). These farmers reduced their cost of cultivation by 5 to 84 per cent, and saw a revenue increase between 8 and 34 per cent. | | | | | | | | | | | | | | |
| Scale and sustainability | SAAL currently operates Eco-Veg as a not-for-profit consortium, with plans to become a social enterprise operating as an independent business entity. The Change Alliance aims to raise investment to ground SAAL as a social business and projects that, after two years, revenue increases will mean grant funding is no longer required. However, SAAL admits that scale remains a challenge – Eco-Veg’s reach is not yet enough, particularly in some hilly, hard to reach areas, and SAAL is looking at new partners to address this. | | | | | | | | | | | | | | |
| Key learning | Matching supply and demand (of quantity, variety of vegetables) is a challenge, since each farmer produces a particular balance of species based on local ecology and the resilience of the household. Eco-Veg is looking at how supply can be balanced from different locations in Tamil Nadu. | | | | | | | | | | | | | | |

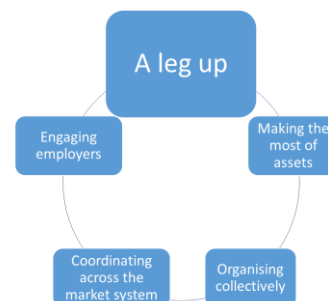
Gone Rural



Gone Rural is a social enterprise that makes home accessories using a local Swazi input – lutindzi grass – and traditional grass-weaving skills. The company is an active participant in the Fair Trade movement in Swaziland and internationally. Gone Rural’s business model provides women in rural communities, most of whom are heads of household, with a home-based income and the flexibility to balance family and work. The enterprise is financed mainly through shareholder loans, although it also received funding and advisory support from the Grassroots Business Fund from 2005 to 2007.

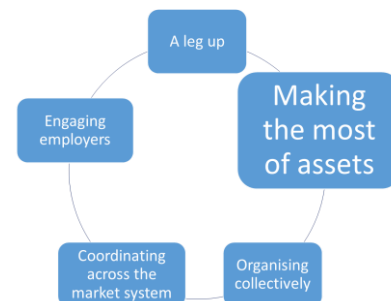
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| Country | Swaziland | | | | | | | | | | | | | | |
| Extremely marginalised group | Marginalised rural women in remote areas of Swaziland, 62 per cent of whom are heads of household. Many are grandmothers raising their grandchildren who have been orphaned due to HIV. Swaziland had the highest HIV infection rate in the world in 2009, estimated at 26 per cent of adults, creating 70,000 orphans. | | | | | | | | | | | | | | |
| Timeline | <div><p>1992 – Gone Rural starts</p><p>2006 – Gone Rural boMake launched</p><p>2007-2010 – Gone Rural makes profit</p><p>2010-2014 – Gone Rural suffers losses</p><p>2015 – Gone Rural in profit again</p><p>2000 2005 2010 2015 2020</p></div> | | | | | | | | | | | | | | |
| Key elements | <table><tr><td></td><td>Soft</td><td>Hard</td></tr><tr><td>Individual agency</td><td></td><td></td></tr><tr><td>Supporting systems</td><td></td><td></td></tr><tr><td>Rules and standards</td><td></td><td></td></tr></table> | | | | Soft | Hard | Individual agency | | | Supporting systems | | | Rules and standards | | |
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| Rules and standards | | | | | | | | | | | | | | | |
| Women artisans collect and dry the lutindzi grass and sell it to Gone Rural, which dyes the grasses and then distributes them, along with orders for finished product, back to the women to produce finished goods. All the artisans have weaving skills already, and each group is also trained to make different products based on high-end design, which may also incorporate other materials such as metal and ceramics. The women return with their finished products, which are quality checked – Gone Rural was one of the first to introduce systematic quality control to the local industry – and purchased by Gone Rural representatives. The female artisans directly earn 38 to 42 per cent of the sale price of any artisanal good. In 2006, a not-for-profit organisation, Gone Rural boMake, was established to fund development projects for education, health and water and sanitation in the artisans’ communities. BoMake receives a minimum of 100,000 rand (US\$7,000) of Gone Rural’s pre-tax profits for operational support (e.g. rent, internet, consumables, stationery etc.), to which is added funding from foundations and other entities. | | | | | | | | | | | | | | | |
| Outcomes | Gone Rural says it has been able to quadruple the incomes of artisans from 60 rand (US\$4.20) every three weeks in 2007 to 285 rand (US\$20) per three weeks in 2015. The community development projects supported by boMake are also a source of pride for the women within their communities. | | | | | | | | | | | | | | |
| Scale and sustainability | Gone Rural dates back to 1992, and has reached an annual turnover of 7m rand (US\$488,000). From 2007 to 2010, the enterprise made a small profit, followed by losses from 2010 to 2014 due to the global recession. In 2015 Gone Rural again made a small profit and was on track to do so again in 2016. Overall, the scale is relatively small – reaching 750 artisans in 13 communities. However, Gone Rural say it prioritises improving outcomes for women, rather than maximising scale. | | | | | | | | | | | | | | |
| Key learning | Gone Rural emphasises the importance of clear branding from the start and excellent product development. One of its key successes is to be able to bring new products and designs to clients annually. | | | | | | | | | | | | | | |

Graduation with Resilience to Achieve Sustainable Development (GRAD)



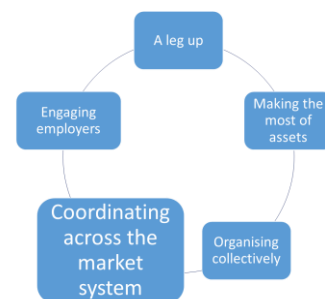
Working with households in 16 districts experiencing chronic food insecurity, GRAD builds on the Government of Ethiopia's Productive Safety Net Programme (PSNP) and is designed to shift dependence on food aid towards resilience through participation in agricultural value chains. GRAD incrementally increases households' participation in economic activities by helping them save money and gain access to loans, and linking them to inputs and local/regional markets. GRAD is implemented by CARE and funded by USAID.

| | | | | | | | | | | | | | | | |
|--|---|------|--|--|------|------|-------------------|--|--|--------------------|--|--|---------------------|--|--|
| Country | Ethiopia | | | | | | | | | | | | | | |
| Extremely marginalised group | Chronically food insecure households in 16 districts in Amhara, Tigray, Oromia and Southern Nations & Nationalities Peoples’ (SNNP) regions. | | | | | | | | | | | | | | |
| Timeline | <div><p>2000 2005 2010 2015 2020</p><p>2005 - PSNP established 2008 - PSNP Plus launched by CARE 2011 - PSNP Plus ends and GRAD starts</p></div> | | | | | | | | | | | | | | |
| Key elements | <table><tr><td></td><td>Soft</td><td>Hard</td></tr><tr><td>Individual agency</td><td></td><td></td></tr><tr><td>Supporting systems</td><td></td><td></td></tr><tr><td>Rules and standards</td><td></td><td></td></tr></table> | | | | Soft | Hard | Individual agency | | | Supporting systems | | | Rules and standards | | |
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| Through the Village Economic and Social Association (VESA) and Village Savings and Loan Association (VSLA), men and women have access to savings and credit as well as training in activities to help them engage in major value chains: livestock, malt barley, pulses, horticultural products and honey. Beyond this there is no asset transfer, following the principle that advancement should result from incremental growth from what households already have. The Farmer Economic and Market Association (FEMA) helps with aggregation of product. As a ‘pre-cooperative’ it is a link between individuals and formal marketing cooperatives. At the same time, multi-stakeholder platforms (MSPs) are opportunities for value chain actors to problem solve, share information (e.g. on improved varieties and pest control) and plan improvements (e.g. changing the location of collection centres). | | | | | | | | | | | | | | | |
| Outcomes | The project has reached 65,000 chronically food insecure households. The goal is that 50,000 will graduate from PSNP assistance. The drought (2015/16) has held them back but they are still anticipating a graduation rate of between 60 and 70 per cent. Source: http://edu.care.org/Documents/PSNP%20Plus_Final%20Evaluation%20Report.pdf | | | | | | | | | | | | | | |
| Scale and sustainability | Scale and sustainability of GRAD is through influencing PSNP. GRAD elements (VESAs and VSLA) are now part of the PSNP programme which reaches over 7 million people. | | | | | | | | | | | | | | |
| Key learning | There is a critical mass of investment in the household below which sustainable graduation from government assistance cannot be assured. Support is needed for downstream and upstream elements of each value chain; households need to be able to access multiple sources of credit and to participate in multiple value chains and income-generating activities. Women’s participation also requires dedicated effort to build their capacity and confidence. | | | | | | | | | | | | | | |

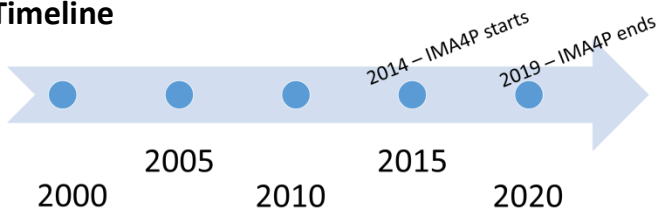


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| Hilltribe Organics (HTO) creates new value chain linkages for certified organic eggs, linking marginalised hill tribes and supermarkets and restaurants in Thailand and Hong Kong. Based on a contract farming model, it builds on the hill tribes’ endowments of unspoilt soil and water, clean air, and skills in and knowledge of livestock. The model has a very low barrier to entry for the farmers, as the company provides hens, feed, technical assistance and veterinary services for free, and farmers are required to build the chicken coop to house the birds. HTO is a social enterprise that aims to make more profitable, predictable and regular livelihoods accessible to traditionally excluded groups. | | | | | | | | | | | | | | | |
| Country | Thailand – working with the Akha and Karen hill tribe communities in Chiang Rai province | | | | | | | | | | | | | | |
| Extremely marginalised group | Hill tribes are ethnic minorities concentrated in the hilly border areas of northern Thailand. The hill tribes have limited access to Thai citizenship, are often treated as outsiders or criminals, lack access to health and education services, and are vulnerable to land ownership disputes, trafficking and exploitation. They are also geographically remote. | | | | | | | | | | | | | | |
| Timeline | <div><p>2000 2005 2010 2015 2020</p><p>2013 – Hilltribe Organics incorporated 2014 – Sales to supermarkets starts 2016 – Projected to break even</p></div> | | | | | | | | | | | | | | |
| Key elements | <table><tr><td></td><td>Soft</td><td>Hard</td></tr><tr><td>Individual agency</td><td></td><td></td></tr><tr><td>Supporting systems</td><td></td><td></td></tr><tr><td>Rules and standards</td><td></td><td></td></tr></table> | | | | Soft | Hard | Individual agency | | | Supporting systems | | | Rules and standards | | |
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| Rules and standards | | | | | | | | | | | | | | | |
| Farmers are organised in groups to allow inter-farmer support, and extensive training on husbandry and hen farming is provided before a farmer starts, as well as regular training during the cycle, important in mitigating the risk of disease in the chickens. The model provides a regular monthly income, based on guaranteed pricing (set at the beginning of the cycle and valid for two seasons) to reduce price risk to farmers. HTO contrasts this to other contract egg farms in the region where farmers make all the investments and buy inputs from and sell eggs to the same enterprise, which sets pricing for both, leaving only a very thin margin for the most productive farmers. HTO uses a clustering model to reinforce economic efficiencies and offset additional logistics costs of working with the hill tribes. In 2016 HTO also became the first laying hen farm in Thailand to achieve ACT (Organic Agriculture Certification Thailand) certification. | | | | | | | | | | | | | | | |
| Outcomes | Based on an independent social impact assessment (July 2016), 67 per cent of chicken farmers have realised an average increase in income of 107 per cent, particularly those that have been with HTO for more than six months, mostly spending their additional income. Most farmers spent their additional income on children’s education, loan repayment and food and water. | | | | | | | | | | | | | | |
| Scale and sustainability | HTO competes commercially with other egg producers, and says its eggs are priced in the range of other premium eggs on the market. Financed through private and institutional impact investors, HTO expects to break even in 2016, three years after trading began. The company is also undergoing a branding and marketing review aimed at strengthening its market share. Alongside exploring new markets (India and China) and new product ranges (preserved eggs, herbs and vegetables), this would help raise its scale of reach. Currently 49 farming families produce eggs and 43 farmers produce corn for feed, with plans to reach 100 farmers each by 2017. | | | | | | | | | | | | | | |
| Key learning | A dedicated young team of expats and locals is constantly advancing the model, driven by the need to sell more eggs in a more productive way in order to increase reach and impact, and fulfil the hopes of the more than 200 farmers currently on the waiting list. | | | | | | | | | | | | | | |

Improving Market Access for the Poor (IMA4P)



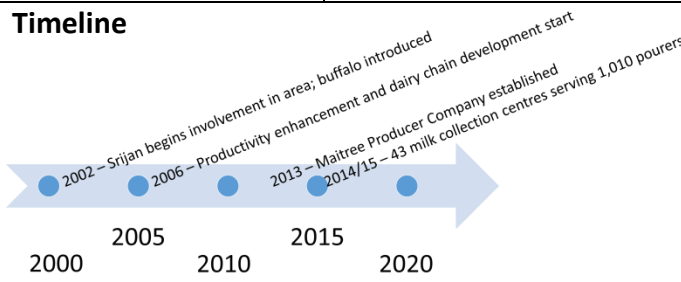
Improving Market Access for the Poor (IMA4P) aims to develop value chain and market system infrastructure as a prerequisite for inclusion of the most marginalised. The starting point is working with less vulnerable groups, such as enterprise owners, who can influence a market barrier, or farmers who can pilot new approaches. These changes benefit those with very small plots of land who then have access to higher quality services at better prices, while the landless can benefit through employment or as micro-business owners providing services. VSO is implementing IMA4P through facilitation of a network of market actors that will continue to function after IMA4P ends.

| | | | | | | | | | | | | | | | |
|---|---|------|--|--|------|------|-------------------|--|--|--------------------|--|--|---------------------|--|--|
| Country | Cambodia | | | | | | | | | | | | | | |
| Extremely marginalised group | Those with very small plots of land (e.g. 1000m ²), or land in their yard (150m ²) or no land at all. This is likely to include a high percentage of women, although IMA4P has only begun to analyse the gender aspects. | | | | | | | | | | | | | | |
| Timeline |  | | | | | | | | | | | | | | |
| Key elements | <table><tr><td></td><td>Soft</td><td>Hard</td></tr><tr><td>Individual agency</td><td></td><td></td></tr><tr><td>Supporting systems</td><td></td><td></td></tr><tr><td>Rules and standards</td><td></td><td></td></tr></table> | | | | Soft | Hard | Individual agency | | | Supporting systems | | | Rules and standards | | |
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| IMA4P is working with rice farmers to establish collective social enterprises to jointly procure inputs and services, and build linkages with millers that provide technical support. It is encouraging development of inclusive enterprises that are accessible to the most marginalised rice farmers, and also developing opportunities in sectors like mung beans or herbs (the exact sector is context specific) for those with some land but insufficient to produce rice. VSO volunteers also provide training and coaching in business skills and management, group formation and governance, and good agricultural practices to help build capacity and confidence. In doing so, the most marginalised are developing a better understanding of the market system and are gaining the confidence to play a more equal part. | | | | | | | | | | | | | | | |
| Outcomes | The first results will be measured at the end of 2016. With this evidence VSO aims to test the hypothesis that working initially with less vulnerable groups helps to engage the most vulnerable. While VSO expects employment opportunities to be created (alongside farming), it is realistic that there will not be enough jobs for all of the marginalised groups in the communities. However, IMA4P expects to benefit those it works with through increased income and/or reduced production costs, as well as increased confidence and social capital. | | | | | | | | | | | | | | |
| Scale and sustainability | There are 14,000 people in 3,185 households in the areas reached by IMA4P (with the potential to expand to neighbouring areas). This year the team trained 1,192 people (60 per cent women), with a target to train 8,080 over five years. IMA4P is funded through grants, but by involving market actors and creating stakeholder platforms, the aim is to build a network that continues without VSO. | | | | | | | | | | | | | | |
| Key learning | Combining programme staff that have livelihoods knowledge and community mobilisation skills with staff who have experience in business and technical market development is important for holistic delivery. The programme also needs to be adaptive and responsive to evidence and changing circumstances. | | | | | | | | | | | | | | |

Maitree Mahila Producer Company



Producer companies are a relatively new legal entity in India, a hybrid between a private company and a cooperative. Working in rural areas with extremely disadvantaged populations, Srijan has helped to form five of these across India. Maitree Mahila Dairy and Agriculture Producer Company in Rajasthan is one, established by members of a federation of self-help groups (SHGs) after ten women became promoter shareholders. Now there are over 500 shareholders. Being built on the foundation of a strong federation of self-help groups has given it a large base of dairy farmers and strong women leaders.

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|--|---|------|--|--|------|------|-------------------|--|--|--------------------|--|--|---------------------|--|--|
| Country | India | | | | | | | | | | | | | | |
| Extremely marginalised group | Primarily women from low caste, low income households | | | | | | | | | | | | | | |
| Timeline | <div></div> | | | | | | | | | | | | | | |
| Key elements | <table><tr><td></td><td>Soft</td><td>Hard</td></tr><tr><td>Individual agency</td><td></td><td></td></tr><tr><td>Supporting systems</td><td></td><td></td></tr><tr><td>Rules and standards</td><td></td><td></td></tr></table> | | | | Soft | Hard | Individual agency | | | Supporting systems | | | Rules and standards | | |
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| <p>Working with women whose caste and gender keep them secluded and uneducated, Srijan formed SHGs to promote women’s empowerment through awareness raising, and access to savings and investment in micro enterprises. Through a World Bank programme, 2,400 buffalo were offered to extremely poor households at 80 per cent subsidy. The idea to start a dairy producer company under the auspices of the federation of SHGs began to take shape, and Srijan introduced a productivity enhancement programme. Over ten years, a dairy value chain has been established. In this chain, women bring buffalo milk to collection points where it is tested and measured then transported to bulk chilling units for packaging and distribution in the district. The dairy also trains ‘barefoot veterinarians’ to serve members.</p> | | | | | | | | | | | | | | | |
| Outcomes | <p>Over the course of a decade, extremely disadvantaged women have become milk producers and para vets. They have become respected as producers and as a collective voice in local government and household decision making. The average additional income per member is estimated to be 15,000 rupees per year (US\$215). They are sending their daughters to school.</p> | | | | | | | | | | | | | | |
| Scale and sustainability | <p>Srijan secured funding for early implementation, but Maitree is now breaking even. With proof of concept, there is potential for other stakeholders to invest, as indicated by the investment of US\$37,000 (in cash and kind) by company members in a pasteurisation plant. This further vertical integration should increase profit margins and allow technical and management professionals’ costs to also be absorbed by the producer company.</p> | | | | | | | | | | | | | | |
| Key learning | <p>An initial subsidy for infrastructure and techno-managerial assistance is necessary. However, setting up the producer company on the foundation of a SHG federation lends stability and sustainability, and greater scope to take risks. When run consistently over a period of time, it also sends positive signals to financial institutions and the government, who then come forward to support.</p> | | | | | | | | | | | | | | |

Marks and Start



Marks and Start began as a collaboration between Marks and Spencer (M&S) in the UK and Motivation Charitable Trust to provide training and regular employment in the garment industry for persons with disabilities. It builds on the experience of Rehab Lanka, a local NGO, in providing vocational training for Sri Lankans with disabilities. At the same time, the project aims to improve the knowledge and facilities of the factories that hire disabled employees, through awareness raising and innovations such as buddy-training to enable existing employees to support disabled employees starting work. Since 2010 the programme has continued without NGO involvement, managed by M&S's Sri Lanka sourcing office and supported through their supply chain.

| | |
|-------------------------------------|---|
| Country | Sri Lanka (similar initiatives in India and Bangladesh) |
| Extremely marginalised group | Persons with disabilities |

Timeline

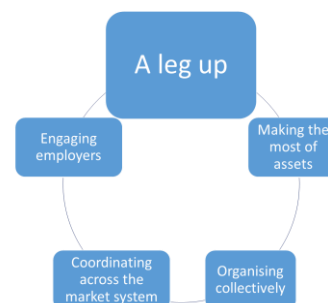
Key elements

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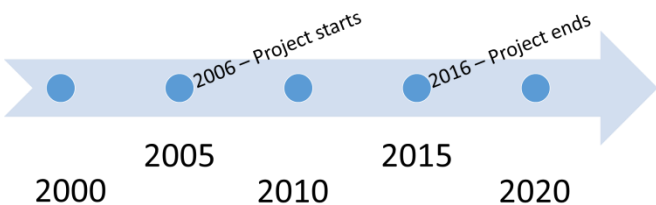
The project trains personnel and provides employment placements in factories supplying M&S products. Where candidates are selected that have friends or family already working in the factory, the success rate of the placement is found to increase, because of this local support network. Awareness raising and training on disability inclusion for their human resource staff ensured that the factories supplying M&S were well prepared. With training and support, employees with disabilities were as productive as employees without disabilities.

| | |
|---------------------------------|--|
| Outcomes | Since the launch of the project in 2004, 994 persons with disabilities have gained employment in factories in Sri Lanka that supply M&S. In the year 2014/15, 120 individuals were hired across 29 factories, of whom 52 per cent were female and 48 per cent male. Outcomes include much greater acceptance of, and appreciation for, persons with disabilities and participants earning an independent income. |
| Scale and sustainability | This initiative is part of M&S's business operations, funded by the company and its suppliers under M&S's ethical trading standards (known as 'Plan A'). The programme is being replicated by M&S in India and Bangladesh, and has inspired other companies to do the same in Sri Lanka. |
| Key learning | Contrary to concerns from some employers prior to the start of the programme, if persons with disabilities are provided with the right training they are no less productive than employees without disabilities. Furthermore, absenteeism from work was lower for employees with disabilities. |

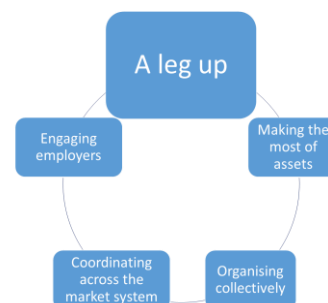
Monga Mitigation Project



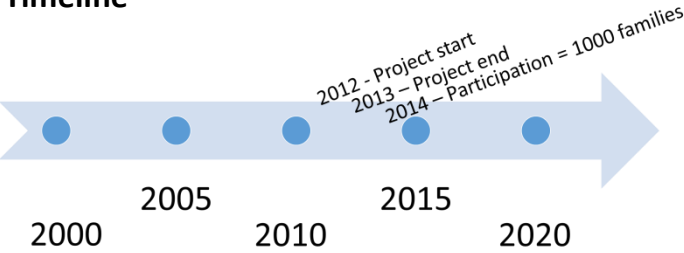
The Monga Mitigation project in Dimla, Bangladesh, aims to address the impact of the *monga* or hungry season, the cyclical famines occurring in this region. Through asset transfer and value chain coordination, the project works with landless households to move them up the economic ladder, by creating a livelihood opportunity through livestock. With ownership of cows, vulnerable households are now involved in both dairy and fodder value chains, the income from which has tided them over the hungry season.

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|--|---|------|--|--|------|------|-------------------|--|--|--------------------|--|--|---------------------|--|--|
| Country | Bangladesh | | | | | | | | | | | | | | |
| Extremely marginalised group | Landless households vulnerable to food insecurity | | | | | | | | | | | | | | |
| Timeline | <div></div> | | | | | | | | | | | | | | |
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| In this project, the Mennonite Central Committee (MCC) provided women-headed households with a hybrid cow, selected to tolerate local environmental conditions, and trained the women in livestock management. Because infrastructure was weak, local service providers (LSPs) were supported to provide veterinary services, feed and chiller facilities. MCC has also worked to link the LSPs with the government services so that they can coordinate their efforts and so that the LSPs have access the inputs like vaccines. With ownership of cows, vulnerable households are now involved in both dairy production and selling calves, the income from which tides them over the hungry season. | | | | | | | | | | | | | | | |
| Outcomes | After ten years, 2,500 families (12,500 people) have been moved up the economic ladder from being ultra poor to above the poverty line. Some examples of benefits include: <ul style="list-style-type: none">• stable income throughout the year selling milk and calves, as well as compost and vegetables from kitchen gardens, and increased protein and calorie intake• an increase in the value of household assets; some families are mortgaging in or purchasing land• a local system for livestock services (mainly para vets), with remuneration on an affordable fee-for-service basis; 25 to 30 families are also commercially producing napier grass (fodder).• women’s empowerment: women are better able to access government services, negotiate with buyers and exercise increased decision-making power in the household. | | | | | | | | | | | | | | |
| Scale and sustainability | In the second phase of the project, the emphasis was placed on developing LSPs and linking them with the community and government so that the project could be sustainable beyond the involvement of MCC. Now MCC’s activities are minimal as the LSPs have become more active. The local market system appears to be self-sufficient. | | | | | | | | | | | | | | |
| Key learning | It is a long process to move a project from basically a relief operation, to a development intervention, to independent sustainability – but it is possible through coordinating and supporting various actors throughout the chain. It is not enough to focus on the primary project beneficiaries. LSPs also need to be integrated into the programme to ensure the sustainability of the project gains. | | | | | | | | | | | | | | |

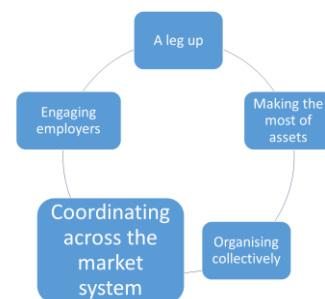
Naro Island Seaweed project



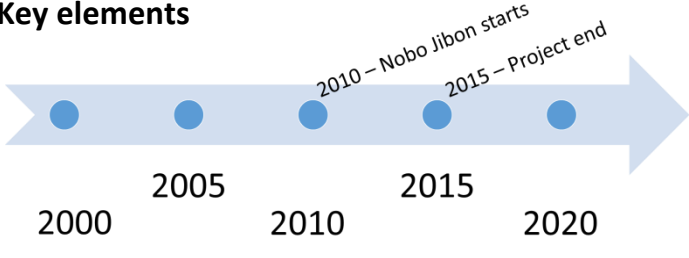
The Seaweed Project aimed to improve the livelihoods and smooth incomes of very poor and often landless families on Naro Island in the Philippines, where there was a high incidence of child labour. The project was based on a combined strategy of building capacity and assets to enable vulnerable families to graduate into market activities in seaweed production, and strengthening the market ‘pull’ for the produce. While seaweed was already being produced on the island – it is simple to produce with technology within reach of households – the sector was poorly coordinated and in decline as a result of low productivity, poor quality and low profitability.

| | | | |
|--|---|--------------|------|
| Country | Philippines | | |
| Extremely marginalised group | Very poor families with monthly incomes ranging from US\$12 to US\$33, earned mainly from fishing | | |
| Timeline |  | Key elements | |
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| | Supporting systems | | |
| | Rules and standards | | |
| The project combined cash transfers and other direct support with ‘pull factors’. The public sector (e.g. agriculture extension and other services) with the Swiss Development Corporation (SDC) offered six different types of support, allowing households to ‘step up’ and be ready for market integration. At the same time, traders were attracted to pull households into markets through offering value chain services including financing, inputs, training, and linkages. Group formation was initially dismissed by both households and traders but in 2013 selected seaweed farmers formed an association to operate the post-harvest facilities for drying and storage, and a cooperative store for inputs and rice. Once the post-harvest facility became operational and farmers saw the daily volume that was being produced, it unified the households and even the traders. | | | |
| Outcomes | From .25 hectare (ha) farms, many of the participating households have doubled or tripled their output, going from around 17 seaweed lines to 30 or more, and increasing production to approximately 3 metric tons (MT) per month, from 1.5MT before the project intervention. By the end of the project, a total of 600 households were engaged – approximately one-third provided with a start-up package by the project, while the others invested on their own or had some support provided by others. Post-project (2014), 1,000 households (50 per cent of island households) were engaged. Child labour has been reduced. Source: The Seep Network (2015) with input from Marian Boquiren, SDC Asia. | | |
| Scale and sustainability | The initial support was funded by SDC and supported by the ILO and the Philippine Government. However, the value chain operates on a commercial basis. From initial support to 200–250 households, 1,000 households are now engaged. | | |
| Key learning | Resistance to working collectively was overcome when the post-harvest facility demonstrated success, though seaweed farming remains an individual activity as each farmer feels that he/she can have better control over production by operating autonomously. With households in extreme poverty, significant efforts are required to support them to be able to participate in markets with reduced risks before investing in the value chain to achieve sustainable outcomes. | | |

Nobo Jibon



Nobo Jibon aims to reduce food insecurity and vulnerability for 191,000 households based on farming, livestock and aquaculture. Better-off farmers that nevertheless are disconnected from input suppliers and market channels are supported to build linkages. Those with very small plots of land are initially supported to boost household food production and then to sell surpluses using the channels initially facilitated for the better-off poor. For the most marginalised, the programme provides significant direct support. Novo Jibon is implemented by Save the Children and funded by USAID.

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|---|---|--------------|---|--|------|------|-------------------|--|--|--------------------|--|--|---------------------|--|--|
| Country | Bangladesh – Barisal Division in the south of the country | | | | | | | | | | | | | | |
| Extremely marginalised group | Nobo Jibon identified the most marginalised based on assets and incomes as follows: <ul style="list-style-type: none">ultra poor: those earning less than 2,000 taka (US\$10) per monthhomestead poor: with access to up to 50 decimals (.2ha) of land in a backyard garden or access to a body of water, with monthly income between 2,000 and 4,000 taka (US\$10–20). | | | | | | | | | | | | | | |
| Key elements |  | Key elements | <table><tr><td></td><td>Soft</td><td>Hard</td></tr><tr><td>Individual agency</td><td></td><td></td></tr><tr><td>Supporting systems</td><td></td><td></td></tr><tr><td>Rules and standards</td><td></td><td></td></tr></table> | | Soft | Hard | Individual agency | | | Supporting systems | | | Rules and standards | | |
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| Rules and standards | | | | | | | | | | | | | | | |
| <p>Nobo Jibon identified suppliers that could provide quality inputs and technical information to households, and links to output markets. Pre-season business planning meetings incorporated all three actors (input suppliers, producers and buyers), ensuring that input suppliers and producers understood market demand, resulting in appropriate products. Lead farmers provided demonstrations and training. Having the less vulnerable in the mix was also important in creating linkages and increasing transaction value.</p> <p>Village Savings and Loans Association (VSLAs) were introduced part way through the programme, helping households to save, take very small loans and build social capital. Significant direct support was provided to the most marginalised, such as small livestock or non-farm productive assets.</p> | | | | | | | | | | | | | | | |
| Outcomes | By 2013, Nobo Jibon had benefited more than 2 million direct beneficiaries, and average annual income from agriculture had tripled. The poorest also benefited from employment opportunities. For example, in the fisheries sector, fingerling production is labour intensive and, as sales increased, the need for labour rose. These opportunities were not foreseen but represent learning for future programming. | | | | | | | | | | | | | | |
| Scale and sustainability | While the most marginalised were provided with direct support and input vouchers (in the first season) funded by USAID, the intention was to encourage the use of improved inputs, leading to increased production, repeat demand and increased investment by input suppliers. Still, input suppliers and buyers are hesitant to enter the most remote areas (up to a seven-hour ferry ride). However, there has been a gradual increase in production and sales and expansion is anticipated with ongoing support and awareness of the business opportunities. | | | | | | | | | | | | | | |
| Key learning | The most marginalised do require additional support which is challenging where they are highly dispersed. In future, Save the Children would choose areas where they can target the poorest in a clustered way, rather than thinly spread across a wide area. | | | | | | | | | | | | | | |

Pathways to Secure and Resilient Livelihoods Project



| <p>The Pathways to Secure and Resilient Livelihoods Project, implemented by Care, focuses on empowering poor women smallholder farmers, increasing farmer productivity through improved access to input and output markets, land and financial services, and creating more equitable agricultural systems at scale in six countries. This example focuses specifically on efforts to reduce the gender wage gap among agricultural day labourers in Bangladesh (and not broader efforts with smallholders). Key elements include supporting the bargaining and negotiation capacity of women and mass mobilisation on fair wages. The programme has been supported by the Gates Foundation and MAC Philanthropy.</p> | | | | | | | | | | | | | | |
|--|---|------|--|------|------|-------------------|--|--|--------------------|--|--|---------------------|--|--|
| Country | Bangladesh – northwest and southwest regions | | | | | | | | | | | | | |
| Extremely marginalised group | Women agricultural day labourers (many of whom also farm small plots of land) comprise 43 per cent of the wage force in Bangladesh, and are often underpaid and exploited compared to male counterparts. The baseline information from the first phase of Pathways found that male agricultural wage labourers were paid 1.76 times more per day than women for the same work. | | | | | | | | | | | | | |
| Timeline | | | | | | | | | | | | | | |
| Key elements | <table border="1"> <thead> <tr> <th></th><th>Soft</th><th>Hard</th></tr> </thead> <tbody> <tr> <td>Individual agency</td><td></td><td></td></tr> <tr> <td>Supporting systems</td><td></td><td></td></tr> <tr> <td>Rules and standards</td><td></td><td></td></tr> </tbody> </table> | | | Soft | Hard | Individual agency | | | Supporting systems | | | Rules and standards | | |
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| Rules and standards | | | | | | | | | | | | | | |
| <p>Through dialogue and community engagement, and engaging landlords and local government, Pathways is helping to shift norms about household and community decision making, and the roles of men and women in agriculture. Supported by these more positive and enabling attitudes, women are raising their self-confidence and conviction, which enables them to better negotiate their wages with landowners. Pathways also supports community-level collectives that bring together women smallholders and agriculture day labourers, as well as mass mobilisations on fair wages for women and men in larger administrative units, highlighting the consequences of low wages in their region. Finally, although not the main focus of this example, Pathways uses several mechanisms to help women smallholder farmers improve their agricultural productivity and profitability, raising their ability to pay labourers more.</p> | | | | | | | | | | | | | | |
| Outcomes | The project has facilitated women’s wage increase declarations in three unions covering 16,392 labourers, of which 1,641 are direct project targets. According to Care, its impact assessment shows that the wage rate for male agricultural day labour has increased by approximately 23 per cent, while that for female agricultural day labour has increased by 46 per cent in the programme villages. | | | | | | | | | | | | | |
| Scale and sustainability | Successfully reducing the gender wage gap needs strong solidarity amongst wage earners, so Pathways aims to impact all of the wage earners where it is operating. The facilitation cost of training and engaging local government was covered by the project funds. However, day labourer groups are responsible to bring momentum by encouraging other women day labourers to join, as well as engaging men day labourers, government duty bearers and landlords to support their goals. | | | | | | | | | | | | | |
| Key learning | Engaging the local administration can strengthen the process. In phase one, Pathways focused on landlords, community leaders and Union Parishads. However, during one declaration event, the Deputy Commissioner of Kurigram District substantially reinforced the process by warning that if the increased rate was not implemented, he could take legal measures. Pathways has subsequently engaged deputy commissioners in other such events. | | | | | | | | | | | | | |

Pastoralist Resilience Improvement through Market Expansion (PRIME)



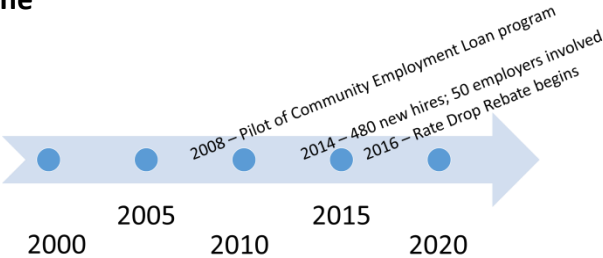
PRIME is a five-year Feed the Future-funded programme designed to promote climate resilience among pastoralist and agro-pastoralist communities and people transitioning out of pastoralism through market linkages in the dry lands of Afar, Oromiya, and Somali regions of Ethiopia. Within the project are specific activities to ensure persons with disabilities gain business skills based on local labour market demands as established after an assessment. To do so, PRIME works directly with technical and vocational education and training institutes (rather than persons with disabilities directly), providing them with physical materials and technical assistance to strengthen them as system actors that can provide services such as technical education and business skills.

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| Country | Ethiopia | | | | | | | | | | | | | | |
| Extremely marginalised group | Pastoralist and agro-pastoralist communities in Ethiopia, including those trying to transition out of pastoralism; special focus on persons with disabilities | | | | | | | | | | | | | | |
| Timeline | <div><p>2000 2005 2010 2015 2020</p><p>2012 – Project starts 2015 – Targeting PWD begins 2017 – Project ends</p></div> | | | | | | | | | | | | | | |
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| Rules and standards | | | | | | | | | | | | | | | |
| PRIME provides seven government-run Technical and Vocational Education Training colleges (TVETs) with materials to make premises physically accessible and micro grants for teaching materials, accessibility equipment, and assistive devices for persons with disabilities. It also provides technical assistance such as disability awareness and inclusion training for staff. In this way the capacity of TVETs to provide services to persons with disabilities is strengthened. Persons with disabilities are identified in the community and given opportunities to apply for scholarships in the TVETs. Once enrolled, they improve their employability through short-term skills training, access to financial services and the skills required to find employment or create small businesses. The curriculum is designed for the local labour market context. | | | | | | | | | | | | | | | |
| Outcomes | PRIME has facilitated scholarships for 1,166 students at the seven TVETS, of whom 73 have physical impairments. Since the programme for PWDs started in 2015, 45 have graduated; 60 per cent are either self-employed or wage earners. Participants have accessed opportunities in the following areas: carpentry, furniture-making, welding/metal work, dressmaking and hairdressing. | | | | | | | | | | | | | | |
| Scale and sustainability | PRIME’s partnership with the Government of Ethiopia’s TVET programme ensures scale (and remote outreach) as well as sustainability. Federal government commitments have already been made to ensure that TVETs will offer scholarships after PRIME withdraws. PRIME’s work with TVETs at the zonal level (in five zones) is now transferred down to district level TVETs. | | | | | | | | | | | | | | |
| Key learning | In this partnership, the Ethiopian Centre on Disability and Development provides technical expertise to the TVETs on disability inclusion, but PRIME has found it effective to work directly with learning institutions that have history, momentum and scale (i.e. the TVETs) rather than work through the local disability associations. | | | | | | | | | | | | | | |

Rate Drop Rebate



The Rate Drop Rebate programme in Ontario evolved from a pilot Community Employment Loan programme (CELP), started by the social enterprise Social Capital Partners (SCP) in 2008. It is designed to provide incentives for small businesses to hire individuals from low income populations facing barriers to employment. These include persons with disabilities, newcomers to Canada and unemployed indigenous persons. It is structured so that only those on social assistance qualify.

| | | | | | | | | | | | | | | | |
|---|---|------|--|--|------|------|-------------------|--|--|--------------------|--|--|---------------------|--|--|
| Country | Canada | | | | | | | | | | | | | | |
| Extremely marginalised group | Low income populations facing barriers to employment, including persons with disabilities, newcomers to Canada, and unemployed indigenous persons | | | | | | | | | | | | | | |
| Timeline | <div></div> | | | | | | | | | | | | | | |
| Key elements | <table><tr><td></td><td>Soft</td><td>Hard</td></tr><tr><td>Individual agency</td><td></td><td></td></tr><tr><td>Supporting systems</td><td></td><td></td></tr><tr><td>Rules and standards</td><td></td><td></td></tr></table> | | | | Soft | Hard | Individual agency | | | Supporting systems | | | Rules and standards | | |
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| Individual agency | | | | | | | | | | | | | | | |
| Supporting systems | | | | | | | | | | | | | | | |
| Rules and standards | | | | | | | | | | | | | | | |
| In three urban centres, participating banks offer reduced rates on loans in the form of rebates to small businesses that hire eligible individuals. The rebate is paid by the Government of Ontario. The rebate is tied to the number of individuals hired and is only payable after six months. The scheme is self-sustaining since the investment generates a favourable rate of return for the Government through savings on social assistance and benefits both banks and small business employers. | | | | | | | | | | | | | | | |
| Outcomes | <p>Since the start of the CELP programme:</p> <ul style="list-style-type: none">480 people have been hired (with a goal of 1,100 new hires under the present partnership for Rate Drop Rebate with the Ontario Government), and more than 50 employer borrowers have participated across over 75 locations; the average employer hires nine job seekers through a community agency; close to 50 per cent of job seekers hired are retained at least six months in high turnover industries; borrowers benefit from an average interest rate drop of 2 per centthere has been an attitudinal shift: whereas this area is often considered to be the preserve of government programmes, Rate Drop Rebate shows that business and financial institutions play a vital part in helping people overcome barriers to creating more equitable employment. | | | | | | | | | | | | | | |
| Scale and sustainability | By involving commercial banks and provincial government, SCP has developed a ‘win-win-win’ situation, saving Ontario government money because people on social assistance are now in jobs, saving businesses money by lowering their interest rates, and enlarging bank portfolios. Such ‘commercial drivers’ are, SCP claims, key to sustainability. If the pilot in three urban centres is successful, a province-wide programme is the goal, contributing to the Ontario Government’s commitment to becoming an accessible province by 2025. | | | | | | | | | | | | | | |
| Key learning | The success of these relationships can be attributed to the financial incentives of the Community Employment Loan and now the Rate Drop Rebate, the strong leadership and commitment of employers, the nature of the businesses’ entry-level jobs, and the self-sustainability of the model. | | | | | | | | | | | | | | |

Ruaab SEWA Artisans Producer Company



Since 1999, SEWA Bharat has organised female home-based workers in the garment supply chain. Many are Muslim and have migrated to Delhi from rural areas. Disadvantaged because of their migratory status and social norms that restrict their access to education and employment, they relied on often very exploitative home-based work, especially in stitching and embroidery. By establishing embroidery centres, SEWA linked these homeworkers directly to garment companies, shortening the supply chain and thereby eliminating the middlemen. By 2010, with six centres operational in Delhi reaching 700 artisans, SEWA organised them into a producer company, linked to exporters and retailers that support ethical trade practices.

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|-------------------------------------|---|
| Country | India |
| Extremely marginalised group | Home-based women workers in the garment industry, disadvantaged due to their migratory status |

Timeline

1999 – SEWA Delhi established

2005

2010 – Ruaab SEWA Artisans Producer Co. Ltd. started

2014 – 350 women producing for Ruaab SEWA

2000 2005 2010 2015 2020

Key elements

| | Soft | Hard |
|---------------------|------|------|
| Individual agency | | |
| Supporting systems | | |
| Rules and standards | | |

Connecting isolated home-based workers, the embroidery centres not only organised women to deal directly with buyers but also provided a system to trace the whole supply chain, from home-worker to shop floor. Elimination of middlemen meant women were able to earn higher incomes and work flexible hours. Approval by the Ethical Trading Initiative (ETI), a UK-based alliance of retailers, garment companies, trade unions and NGOs, enhanced the profitability and growth of the centres. At the same time, through SEWA, women have accessed financial services and social services and gained formal recognition as artisans by the Ministry of Textiles.

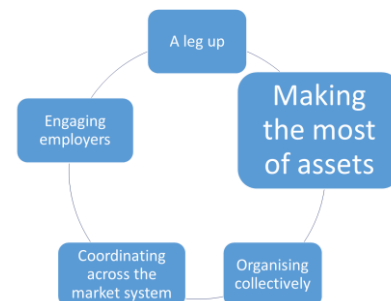
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| Outcomes | According to SEWA, women increased earnings and self-reliance. Their increased confidence was evident in their savings, their separate bank accounts, and their ability to make decisions about expenditures. The embroidery centres also address child labour issues through education and community monitoring, and link women with other SEWA services, supporting participation in the collective voice of the SEWA union. |
| Scale and sustainability | In 2013/14, the producer company was managed and owned by 750 women artisans, while 350 women brought business to the company worth 65,000 rupees (US\$96,978) for Ruaab SEWA. The company has secured regular work from buyers like Gap, Zara, Primark, Monsoon and C&A. It also launched its own brand, Loom Mool, through which products made by various artisans of SEWA collectives across India are sold, using an online platform as well as a shop in Delhi. |
| Key learning | This initiative shows the compatibility of corporate social responsibility and poverty reduction agendas. The UK's ETI approval enhances Ruaab's brand. |

RUDI Multi-trading Company



Linking local producers to local consumers, the Rural Urban Distribution Initiative (RUDI) began as a branded rural marketing and distribution network set up in 2004 by the Self Employed Women's Association (SEWA). Through this network raw agricultural goods are procured locally from SEWA members who are small-scale farmers and sharecroppers, and then sorted, graded, cleaned, processed and packaged at *haat* (market) centres under the RUDI brand name. SEWA members are employed at these processing centres. Processed goods can be sold back to the farmer at a low price or packaged and distributed through distribution hubs to village-level retail outlets. RUDI Multi-trading company is now registered as a public limited company.

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| Country | India | | | | | | | | | | | | | | |
| Extremely marginalised group | Farming households and landless workers living below the poverty line | | | | | | | | | | | | | | |
| Timeline | <div><p>2000 2005 2010 2015 2020</p><p>2004 – RUDI network establishes 1 processing centre 2007 – RUDI Multi Trading Company plc established 2016 – 11 processing centres ongoing</p></div> | | | | | | | | | | | | | | |
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| | Soft | Hard | | | | | | | | | | | | | |
| Individual agency | | | | | | | | | | | | | | | |
| Supporting systems | | | | | | | | | | | | | | | |
| Rules and standards | | | | | | | | | | | | | | | |
| RUDI’s affiliation with SEWA, a union of over 5 million self-employed workers, means that it builds on the solidarity among women achieved through SEWA’s 40-year history of support to women in the informal sector, raising awareness and providing opportunities to access financial products and other services. SEWA members benefit from RUDI as producers, consumers, processors, and saleswomen (‘Rudiben’). RUDI strengthens the local economy by linking producers and consumers in a value chain that allows rural capital to circulate locally. | | | | | | | | | | | | | | | |
| Outcomes | RUDI Multi-trading Company now has 11 processing centres, 3,500 Rudiben and 1,500 employees, sourcing products from approximately 150,000 farmers. These employment opportunities for rural women and the subsequent steady and stable income have enhanced their position as community leaders and contributors to the household. | | | | | | | | | | | | | | |
| Scale and sustainability | From 2004 to 2016, RUDI expanded and increased its turnover tenfold. So far, four <i>haat</i> processing centres and distribution hubs have reached break-even point after five years and gone on to make a profit. A further tenfold increase is expected by 2021. | | | | | | | | | | | | | | |
| Key learning | A commercial approach towards sustaining a business involves using bulk purchase as a policy and learning how to compete with other established brands. Maintaining quality has been key to success. The agricultural supply chain has become robust as a result of collective strength and the bargaining power of smallholders, benefiting from SEWA’s long experience of working with the informal sector. | | | | | | | | | | | | | | |

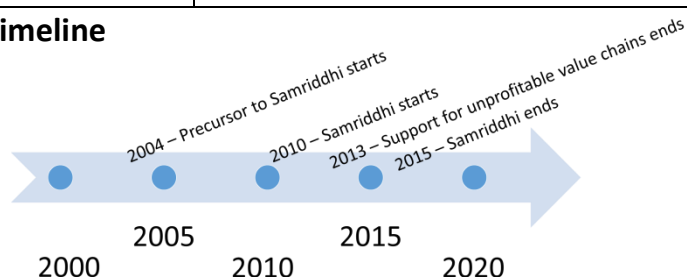


Samriddhi works along three dimensions of the rural market system: farmer/producer knowledge (technical, business, financial); private sector development particularly through micro and small enterprises and linkages between market actors and local government bodies. Samriddhi focused on 12 value chains including some (medicinal plants, chicken rearing, jute crafts) which were particularly relevant to poor and women farmers. Production can be done close to home, uses available assets, such as land along roadsides where medicinal herbs can be cultivated, and skills like dexterity, patience and/or nurturing which women are perceived to have. Samriddhi was a project of the Swiss Agency for Development and Cooperation (SDC) implemented by HELVETAS Swiss Intercooperation, as a follow on to two earlier programmes (LEAF and SAAKTI).

Country Bangladesh – Rajshahi, Rangpur and Sylhet Divisions, including some of the poorest and hardest to reach areas of the northeast and northwest of the country

Extremely marginalised group According to Helvetas, 168,188 extreme poor households were involved with Samriddhi, as identified by community/producer groups through a participatory wellbeing exercise, based on parameters such as income, employment, shelter, land and social inclusion. Women in particular face limited mobility, poor self-confidence, limited land and limited access to credit and services.

Timeline



Key elements

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| Individual agency | | |
| Supporting systems | | |
| Rules and standards | | |

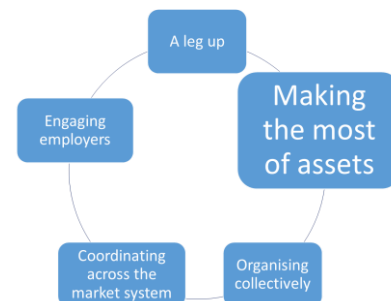
Among other activities, Samriddhi facilitates capacity building of local services providers (LSPs) and service providers' associations (SPAs – which coordinate and monitor LSPs) by private and public agencies. LSPs and SPAs demonstrate new technologies and practices and support producers on business plans. SPAs also establish service centres within market places with linkages to input and output markets. With support from SPAs and Samriddhi, farmers are organised into micro and small enterprises (MSEs), each focusing on one product. MSEs support product aggregation and widen outreach to poor and women farmers.

Outcomes The selection of pro-poor value chains such as medicinal plants allowed for inclusion of poor farmers in the rural advisory system. As result, over 54 per cent of the users are women, and 35 per cent are poor and extreme poor. Compared to the public extension service or private sector professionals, the system is already relatively cheaper and more accessible, and assuming that farmers will be willing to pay for services that are accessible, affordable and allow them to increase incomes, the system will be self-sustaining in the long run.

Scale and sustainability Samriddhi explicitly avoided creating dependency or establishing structures parallel to the local market. Since 2013, 21 SPAs out of 63 have been phased out of initial support (e.g. technical) and continue to deliver their services as businesses. Samriddhi also points to SPAs that have independently expanded into new areas as indicative of the potential for sustainability and scale. In pro-poor value chains with limited potential for upgrading, however, LSPs are not commercially viable, although they could operate on a non-commercial basis.

Key learning The rapid growth of the medicinal plant value chain is a success in giving many landless women a supplementary income, though more could be done to increase the margin of gains. Samriddhi has facilitated one company, ACME, to increase the price paid for herbs which is achievable due to high product demand and the introduction of new products containing the herb (e.g. cough remedy).

Specialisterne

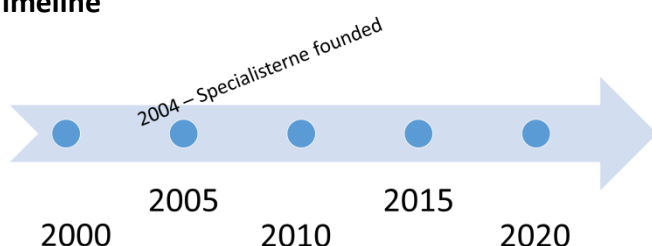


Specialisterne, a Danish social enterprise, works with people with autism spectrum disorder (ASD). Some autistic people have unique competencies that give them the potential to excel in the right role in business, given the right circumstances. Sectors such as finance, retail and software development need what many autistic people have to offer (a good memory, pattern recognition, high accuracy with repetitive tasks). Although Specialisterne started in the more developed world – initially in Denmark where there is a strong welfare state – it sees the need to expand in the developing world, and recognises that this will mean addressing different challenges in new contexts.

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| Country | Denmark, with a presence and partners in UK, Iceland, Switzerland, Norway, Poland, India, Brazil, Spain, Australia, Canada, Ireland, Austria and USA; in North America, Specialisterne works with partners in nine states ² as well as Montreal, Toronto and Vancouver in Canada |
|----------------|---|

| | |
|-------------------------------------|--|
| Extremely marginalised group | People with Autism Spectrum Disorder (ASD) |
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Timeline



Key elements

| | Soft | Hard |
|---------------------|------|------|
| Individual agency | | |
| Supporting systems | | |
| Rules and standards | | |

Specialisterne provides training and jobs for autistic people, then offers services such as software testing, quality control and data conversion for companies in IT and the business sector. Specialisterne also links people with ASD to direct employment opportunities. In working with candidates, Specialisterne supports them to figure out what their special skill-set includes, and what their personal and professional competencies and interests are. It also helps to identify and address their special needs, such as flexibility in working hours, mentoring, or clear and predictable structure to their day.

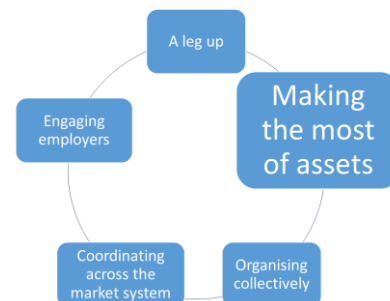
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| Outcomes | According to Specialisterne, in each setting the outcomes are different but typically the social impact is greater than the financial return. |
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| Scale and sustainability | Again the financial model varies from place to place. Sometimes the social enterprise has to raise seed funding. In some countries it starts based on corporate contracts, and in others the state will pay. In Denmark, where it started, it has had positive annual results for the last several years without fund-raising. The ambition is to replicate Specialisterne as a commercially sound model in new countries and regions, making it attractive for companies to learn about and adopt the approach. |
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| Key learning | Developing the supply of employees is more difficult than creating the demand. The issues affecting supply include stigma – autistic people may not want to disclose their autism; and education – many autistic people do not get a good education and there is a lack of state success in developing talent. However, one good thing about working with companies is that they value 'raw talent', even if the person has not completed school. One strategy could be to work with the school system and create the supply that way. |
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² New York, Delaware, Virginia, Utah, California, Washington, Pennsylvania, New Jersey and South Carolina

Street Business School



The Street Business School (SBS) provides entrepreneurial training to support marginalised women living in poverty by giving them the skills needed to start and grow a successful small business. SBS provides business training and supports women to identify opportunities based on existing assets or skills; shifting perceptions that lack of capital prevents them from starting a business. SBS is run by BeadforLife, a not-for-profit social enterprise that was originally established to link producers of recycled paper jewellery to the international market, and builds on training developed for an earlier business training initiative called Beads to Business.

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| Country | Uganda, mostly based in and around Kampala |
| Extremely marginalised group | Poor and marginalised women, as defined by the Progress Out of Poverty Index for Uganda; SBS has found that the programme is most effective for women who earn less than 50,000 shillings per month (US\$15), with fairly low levels of education and literacy |

Timeline

2000 2005 2010 2015 2020

2004 – Beads for Life starts
2005 – Beads to Business starts
2013 – SBS starts

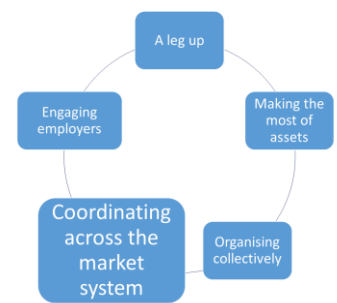
Key elements

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| Individual agency | | |
| Supporting systems | | |
| Rules and standards | | |

Women are selected who show an interest in becoming entrepreneurs, but who lack the confidence and know-how needed to start or grow a business. Training takes place in the local community, providing skills related to business opportunity identification, market research, business plan development, bookkeeping, money management, customer service and procuring capital. One-on-one coaching builds personal confidence, as well as provides participants with individualised business advice. By the time women graduate, they will have already launched at least one business.

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| Outcomes | Women who participate in SBS have increased their incomes by an average of 54 per cent. This number rises to 531 per cent for graduates who started with the lowest earnings. |
| Scale and sustainability | Over 44,500 people have been reached in Uganda through BeadforLife's initiatives, including SBS. BeadforLife operates as a fully self-sustaining social enterprise. However, for SBS there has been a decision to develop a diversified funding model, with revenue coming from product sales, grants and donations. SBS's target is to reach 1 million women by 2027, via replication of the model through partner organisations in Uganda and other countries. |
| Key learning | Capital is consistently mentioned by women as their key constraint. However, SBS encourages women to 'start small today' with what they have, e.g. start-up capital of 10,000–50,000 shillings (US\$3–15). SBS also works to change perceptions of what capital is, by expanding the definition beyond money to include assets, resources, skills, and asking women to identify what they have already that could be used to generate start-up capital. |

The Competitiveness Company



Collaborate to Prosper focuses on urban value chains and clusters, specifically in the ornamental fish sector, that can generate income opportunities within marginalised inner city communities. By strengthening local market linkages and breaking down cultural barriers between established fish farmers and the urban informal economy, value chain actors have been able to cooperate effectively to compete. Collaborate to Prosper is implemented by The Competitiveness Company and supported by USAID, building on an earlier project also in the ornamental fish sector.

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| Country | Jamaica – Kingston |
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| Extremely marginalised group | Extreme poor men and women, predominately from inner city communities, with initial average incomes of US\$4.50 per day |
|-------------------------------------|---|

Timeline

2000 2005 2010 2015 2020

2008 – Project starts

Key elements

| | Soft | Hard |
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| Individual agency | | |
| Supporting systems | | |
| Rules and standards | | |

When the programme began, marginalised young men from inner city communities were already, through their own entrepreneurship, selling gold fish in plastic bags on street corners. Approximately 300 backyard farmers supplied 20 pet shops in Kingston. However, most farmers raised the same species and sold them at the same size and price, leading to unproductive competition. In response the programme created stronger horizontal linkages between farmers, along with vertical market linkages to improve access to inputs and training for farmers.

While some of the larger farmers had already identified opportunities to collaborate with the urban informal sector to achieve volumes that could reach more lucrative export markets, lack of trust was a barrier. Through cluster meetings, training and mentoring, trust was built between farmers. Cluster methodologies also created a sense of common purpose between actors from across the chain, improving competitiveness. The programme framework included life skills, behaviour change and anti-violence strategies, which complemented value chain initiatives.

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| Outcomes | Within one year, participating farmers had higher net annual incomes than non-participants, with increases ranging from 54 per cent among men to 343 per cent among women. |
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| Scale and sustainability | While initial interventions are donor funded, Collaborate to Prosper seeks to support an independent, commercial and competitive ornamental fish sector. The current scale (400 entrepreneurs, including 300 existing and 100 new) remains small, however. |
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| Key learning | The programme was initially planned to focus only on facilitation of market linkages. However, in the context of historically highly disadvantaged persons, a more pragmatic approach was adopted. For example, a lack of collateral meant that farmers were unable to access microfinance, and instead, grants partly funded the establishment of new operations. |
|---------------------|--|

Youth Economic Empowerment Project



In three districts with the highest levels of poverty and vulnerability to floods in Pakistan, YEOP is a collaboration between the Pakistan Government and Plan UK that aims to help marginalised youth develop skills and find employment. The three districts are a highly conservative area and so opportunities for young women are especially sparse. The programme's emphasis is on market-driven technical and vocational education and training (TVET) services. While viable employment opportunities are the goal, self-employment in the informal sector has also been encouraged, in home-based business or market-based service shops, or through direct links with local markets.

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| Country | Pakistan |
| Extremely marginalised group | Vulnerable youth in rural areas |

| Timeline | Key elements | | | | | | | | | | | | | |
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| Supporting systems | | | | | | | | | | | | | | |
| Rules and standards | | | | | | | | | | | | | | |

After conducting a market scan and sectoral value chain analysis to identify appropriate sectors with high demand and low(er) representation in the market, the programme identified potential enterprise partners and invited them to have input into the design and delivery of TVET courses. Equally important is sensitisation at the community level to the benefits of vocational and technical education so that the young people can be actively supported. The programme also includes activities to build confidence such as youth group formation, with regular internal meetings to discuss issues of common interest and raise voices for young people's rights, career counselling support, life skills and enterprise development training.

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| Outcomes | <ul style="list-style-type: none"> 3,694 youth (2,330 young women, 1,264 young men, 70 women with disabilities and 30 men with disabilities) have taken part in TVET courses; 641 youth (including 187 young women) have been employed while 2,461 youth (including 1,655 young women) have established small scale enterprises. Partnerships with 66 local employers/business have been established, and 17 TVET institutes across the three districts received tailored support. 154 villages were sensitised to the benefits of technical and vocational training and education. Parents allowed young women to travel outside their villages on a daily basis to attend training. |
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| Scale and sustainability | YEOP is designed for scalability. National government authorities are being encouraged to offer more appropriate and effective TVET services beyond the three districts. |
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| Key learning | Despite better mobility for young women to attend the training, this still represents a big challenge. Most parents still prefer their daughters to work from home. To increase their possibilities to access job opportunities outside the home, the project tried a multi-pronged approach, combining support to young women in the development of home-based enterprises with extra efforts to sensitise employers (to make their working environments more open towards hiring young women) and intensive community mobilisation. |
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